9.	Syndicate bank	299.40
1	United Bank of India	618.06
1	UCO Bank	546.45

(a) and (g) The working of nationalised banks is reviewed on an on-going basis by the Reserve Bank of India and the Government. The nationalised banks have taken steps to improve their performance in terms of profitability, productivity and efficiency.

Central Assistance to Karnataka

3735. SHRI B. K. HARIPRASAD: Will the Minister of FINANCE be pleased to state:

(a) whether the Government of Karnataka had made a request for Central .assistance for setting up a project for restoration and reconstruction of developmental infrastructure in the State affected by flash floods in 1991 and consequently in 1992, involving an outlay of Rs. 1050 crores;

(b) whether the Department of Economic-Affairs at the Centre has reacted with a few suggestions to the State to restrict the proposal only to rehabilitation and disaster preparedness aspects and whether the State Government has agreed to consider and accept the suggestions;

(c) whether Government are aware of the fact that the State is now reeling under the impact of flash floods; fourth year in a row and unable to mobilise resources to restore the basic infrastructure ravaged by the floods; and

(d) what is the likely content cf Centres relief package both on accout of relief work necessitated by past floods and the current one in 1994?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKAR MURTHY): (a) and (d) Government of Karnataka had prepared a Project for Restoration and Reconstruction of Developmental Infrastructure in flood affected areas of Karnataka State at a cost of Rs. 1050.30 crores, the main components of the Project Report are reconstruction of damaged major and minor irrigation, flood control, ami sea-erosion, road construction, forestry for flood-prone areas, electricity transmission & distribtuion system and housing. The Project proposal also contains reconstruction of developmental infrastructure damaged during floods in 1991 and 1992.

The project proposal was posed to the World Bank for assistance. The Bank has informed that it does not have any project vehicle at this time and they do not see the possibility for picking this up in the near future given the other projects in the pipeline.

During the cuurent monsoon, incessant and heavy rains have resulted in serious flood situation in parts of the State. According to information received from Government of Karnataka, the details are as under:—

Number of District affected :	11
Number of Villages affected :	5606
Area affected	: 24.16 lakhs ha.
Crop area affected	6.35 lakhs ha.
Population affected	47 39 lakhs
House damage	: 25177
Human lives lost	64

Under the existing scheme for financing expenditure, the State Govt, is required to undertake relief and rehabilitation measures in the wake of all natural calamities using the corpus of Calamity Relief Fund allocated to the State.

Loans to Backward and Weaker Sections

3736. SHRI VIREN J. SHAH:
SHRI PRAMOD MAHAJAN:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the public sector banks have been directed to assist in the improvement of economic condition of backward and weaker sections of society by extending them loans;

(b) if so, what are the details of the directives and to what extent these directives have been implemented by the banks;

(c) whether it is also a fact that backward and weaker sections are being discouraged and humiliated by many bank officers in the absence of clear directives and misleading interpretation thereof,

(d) whether such cases have been brought to the notice of Government; and

(e) if so, what is the number and details of such cases brought to the Governments notice during each of the last three years alongwith the action taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRl M. V. CHANDRASHEKAR MURTHY): (a) and (b) In terms of Reserve Bank of India (RBI)'s guidelines on priority sector advances by banks, all Indian Banks including public sector banks are required to extend at least 10% of their total advances to weaker sections of the society. It has been further stipulated in RBI's guidelines referred to above that all loan applications upto a credit limit of Rs. 25,000 are to be disposed off within a fortnight. With a view to provide increased flow of credit to weaker sections of the society, it has been provided further that no margin money may be asked on loans upto Rs. 10,000 and no security or third party guarantee is to be insisted upon in respect of loan upto Rs. 15,000. In the case of crop loans availed of by small and marginal farmers interest debited will not exceed the principle amount and on loan below Rs. 25,000 no penal interest should be charged.

(c) to (e) As part of guidelines of priority sector advances issued by RBI, the banks have been advised to maintain a machinery at their Regional Offices to (a) entertain complaints from the borrowers if the branches do not follow these guidelines: (b) to verify periodically that these guidelines are implemented by the branches in actual practice. The banks are also required to display the names and addresses of the officers with whom complaints can be lodged on the notice board of evey branch. Complaints are received by Government, RBI and banks containing various allegations against banks viz. non sanctioning of loans, delay in sanctioning of loans, inadequate credit facilities sanctioned, non adherence to the guidelines on priority sector advances issued by RBI, charging of interest rate which are not in accordance with the RBI's directives, various irregularities in dispensation of credit under Government sponsored schemes etc. All complaints received are followed up vigorously with the concerned banks by the Government as well as RBI depending upon the nature and seriousness of the complaints. Earnest efforts are made by banks to dispose off the complaints as early as possible. The existing data reporting system does not generate the break up of complaints on the basis of their nature. However, the RBI has reported that the total number of complaint of various nature received at the Central Office of their Rural Planning and Credit Department from various quarters for the years 1991,1992 and 1993 were 1009,1254 and 1345 respectively.

स्वर्ण बॉड योजना के अन्तर्गत जमा किया गया स्वर्ण

3737. **श्री शिव प्रसाद चनपुरिया:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) स्वर्ण बॉड योजना के अन्तर्गत 31 मार्च, 1994 तक भारतीय रिजर्व बैंक में कितना सोना जमा किया गया है;

(ख) इस सोने को जमा करने वाले लोगों की संख्या क्या है;

(ग) जमा किए गए सोने पर कितने व्यक्तियों को कितने स्वर्ण बॉड जारी किए गए हैं; और

(घ) 30 जून, 1994 तक स्वर्ण बॉड जारी न किए जाने के क्या कारण है?

वित्त मंत्रालय में राज्य मंत्री (श्री एम.वी. चन्द्रशेखर मूर्ति): (क) स्वर्ण बॉड योजना, 1993 के अन्तर्गत कुल 41.06 मी. टन सोना प्राप्त किया गया है।

(ख) स्वर्ण जमा करने वाले अंशदाताओं की कुल संख्या 37,675 है।

(ग) और (घ) 30 जून, 1994 तक 21,082 अंशदाताओं को 31,162 स्वर्ण बॉड जारी किए गए। शेष अंशदाताओं के आवेदन जारी किए गए। शेष अंशदाताओं के आवेदन पत्रों की छानबीन की जा रही है और कुछ मामलों में निविदा किए गए स्वर्ण की जांच अभी सरकारी टकसालों द्वारा की जानी है। बाकी मामलों में बॉड सभी औपचारिकताएं पूरी हो जाने के बाद यथा समय जारी कर दिए जाएंगे।

"Fiscal Deficit'

3738. SHRI INDER KUMAR GUJRAL: Will the Minister of FINANCE be pleased to state:

(a) what was the percentage of fiscal deficit in 1990-91, 1991-92 and 1992-93;

(b) whether it is a fact that the fiscal deficit, covered by domestic borrowings spurted to 7.3% in 1993-94; and